

Exhibit E:

GARCIA & ASSOCIATES
4795 HOLT BLVD, #101
MONTCLAIR, CA 91763

March 4, 2021

BBVA USA
2009 BELTLINE ROAD SW
DECATUR, AL. 36503

Re: PETER WAGNER/ EARLY WARNING NOTICE

Attn: Legal/Compliance Department

We are contacting you because of a late payment in Mr. Wagner credit file. We have written before and to date it still remains in Mr. Wagner file.

The triable issue is whether you have remitted a "early warning notice", to Mr. Wagner, before you placed a negative mark in his credit file. Your response not addressing this issue, will be exhibits in any necessary future legal proceedings. Our previous letter to you states the FCRA/FACT act guides and given requirements.

The statute allows \$1000.00 penalty, for every violation, \$2500.00 per every knowing violation, punitive damages, if a pattern can be shown for laws on the books, for 48 years, and granting of attorney fees.

We have noticed BBVA USA before, and to date, it still has not been removed. I am requesting one more time that Mr. Wagner credit report be corrected, and the negative mark be removed.

The Fourth Circuit has recently held that after receiving notice of dispute, a furnisher's decision to continue reporting a disputed debt without any notation of the dispute presents a cognizable claim under 1681 s2(b), see *Saunders v. Branch Banking & Trust Co. of Va.* 526 F.3d 142, 150 (4th Cir. 2008).

Also See; Gorman & Abramson, LLP 584 F.3d 1147, 1154 (9th Cir. 2009).

Notice to principal is notice to agent/Notice to agent is notice to principal.

Please be so noticed, any refusal to remove this negative mark, from my client's credit file, will result in said claim filed in the Federal Court, 501 W. 5TH ST, AUSTIN, TX. 78701

Although Mr. Wagner is within his legal rights to sue and seek damages, I am still hopeful you can resolve this matter quickly and we can avoid litigation. Please contact me directly if you have any questions.

Thank you for your help and cooperation.

Regards,

Mike Garcia

Mike Garcia
Executive Director

PHONE: (909) 447-2227

EMAIL: GARCIA_ASSOCIATE@YAHOO.COM